

Fill in this information to identify the case

Debtor 1 Tony Elliot Stewart

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN District of OHIO

(State)

Case number 16-57423

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor Nationstar Mortgage LLC

Court claim no. (if known) 9

Last four digits of any number
you use to identify the debtor's
account: 2883

Date of payment change

Must be at least 21 days after date of
this notice 12/1/2017

New total payment:

Principal, interest, and escrow, if any \$1,995.05

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$871.36

New escrow payment: \$994.75

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. *(Court approval may be required before the payment change can take effect)*

Reason for change: _____

Current mortgage payment: \$_____ New mortgage payment: \$_____

Debtor 1 Tony Elliot Stewart Case number (if known) 16-57423
First Name Middle Name Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Adam B. Hall Date October 24, 2017
Signature

Print: Adam B. Hall (0088234) Title Attorneys for Creditor

Company Manley Deas Kochalski LLC

Address P.O. Box 165028
Number Street

Columbus, OH 43216-5028
City State ZIP Code

Contact phone 614-220-5611 Email abh@manleydeas.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Payment Change was served **electronically** through the court's ECF System at the email address registered with the court:

Office of U.S. Trustee, Southern District of Ohio, Party of Interest, 170 North High Street,
#200, Columbus, OH 43215

Faye D. English, 10 West Broad Street, Suite 900, Columbus, OH 43215,
faye.english@ch13columbus.com

James E. Nobile, Attorney for Tony Elliot Stewart, Nobile & Thompson Co., L.P.A., 4876
Cemetery Road, Hilliard, OH 43026, jenobile@ntlegal.com

and by ordinary U.S. mail on October 24, 2017 addressed to:

Tony Elliot Stewart, 7927 Marble Park Dr., Reynoldsburg, OH 43068

Tony Elliot Stewart, 7927 Marble Park Ave, Reynoldsburg, OH 43068

/s/ Adam B. Hall
Adam B. Hall

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Redacted
Redacted

Redacted

September 30, 2017

NOBILE & THOMPSON CO., L.P.A.
JAMES E NOBILE
4876 CEMETERY RD
HILLIARD OH 43026-1105

YOUR INFO

Loan Number: Redacted
Case #: 1657423
TONY STEWART
Property Address:
7927 MARBLE PARK AVE
REYNOLDSBURG, OH 43068

Dear NOBILE & THOMPSON CO., L.P.A. :

Why am I receiving this letter?

An annual escrow analysis was performed on the above referenced account.

What do I need to know?

Our records indicate your client's loan is currently in an active bankruptcy proceeding. The enclosed escrow account disclosure statement is for informational purposes only and should not be construed as an attempt to collect a debt.

What do I need to do?

No action is required. A copy of this Escrow Account Disclosure Statement has also been provided to your client for reference.

If you have any questions, your client's Dedicated Loan Specialist is Clifford Thompson and can be reached at 866-316-2432 EXT. 6874493 or via mail at address listed above. Our hours of operation are Monday through Friday from 8 a.m. to 5 p.m. (CT).

Sincerely,

Mr. Cooper
Bankruptcy Department

Enclosure: Annual Escrow Account Disclosure Statement

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this correspondence shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



Redacted

mr. cooper
CHANGING THE FACE OF HOME LOANS
8950 Cypress Waters Blvd.
Dallas, TX 75019

Customer Service : 888-480-2432
Monday through Thursday from 7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 6 p.m. (CT) and Saturday from 8 a.m. to 2 p.m. (CT)

Tax/Insurance: 888-297-2432
Monday through Friday from 8 a.m. to 5 p.m. (CT)

Your Loan Number: **Redacted**
Statement Date: 09/30/2017

NOBILE & THOMPSON CO., L.P.A.
JAMES E NOBILE
4876 CEMETERY RD
HILLIARD, OH 43026-1105

Why am I receiving this?	Mr.Cooper completed an analysis of your escrow account to ensure that the account is funded correctly, determine any surplus or shortage, and adjust your monthly payment accordingly. Mr. Cooper maintains an escrow cushion equal to two months' estimated taxes and insurance (unless limited by your loan documents or state law). This measure helps to avoid a negative balance in the event of changing tax and insurance amounts.
What does this mean for me?	At this time, your Escrow Account has less money than needed and there is a shortage of \$540.38. Due to this shortage and changes in your taxes and insurance premiums, your monthly escrow payment will increase by \$78.36. Effective 12/01/2017, your new total monthly payment will be \$1,995.05.
What do I need to do?	You may either 1) make the new monthly payment listed of \$1,995.05 or 2) pay the shortage in part or in full by sending the full or partial shortage amount along with the completed coupon below. If you choose to pay in full, please note your new monthly payment will be \$1,950.02 , which includes adjustments made for changes in taxes and insurance premiums.

Total Payment	Current Monthly Payment	Payment Changes	New Monthly Payment
PRINCIPAL AND INTEREST	\$1,000.30	\$0.00	\$1,000.30
ESCROW	\$871.36	\$78.36	\$949.72
SHORTAGE SPREAD	\$0.00	\$45.03	\$45.03
Total Payment	\$1,871.66	\$123.39	\$1,995.05

See below for shortage calculation

What is a Shortage? A shortage is the difference between the **lowest projected balance** of your account for the coming year and your **minimum required balance** . To prevent a negative balance, the total annual shortage is divided by 12 and added to your monthly escrow payment, as shown below.

Minimum Required Balance	Lowest Projected Balance
\$1,227.20	\$686.82
\$540.38 / 12 = \$45.03	

Please see the Coming Year Projections table on the back for more details.

Escrow Payment Breakdown	Current Annual Disbursement	Annual Change	Anticipated Annual Disbursement
COUNTY TAX	\$5,987.30	\$191.84	\$6,179.14
HAZARD SFR	\$1,259.00	(\$75.00)	\$1,184.00
BORR PAID MI	\$3,210.00	\$823.44	\$4,033.44
Annual Total	\$10,456.30	\$940.28	\$11,396.58

If you have questions about changes to your property taxes or homeowners' insurance premiums, please contact your local taxing authority or insurance provider. For more information about your loan, please sign in at www.mrcooper.com.

Mr. Cooper is simply a new brand name for Nationstar Mortgage LLC. Nationstar Mortgage LLC is doing business as Nationstar Mortgage LLC d/b/a Mr. Cooper. Mr. Cooper is a service mark of Nationstar Mortgage LLC. All rights reserved.
Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this correspondence shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.



DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.

mr. cooper
CHANGING THE FACE OF HOME LOANS
www.mrcooper.com
Loan #: **Redacted**
NOBILE & THOMPSON CO., L.P.A.

MR. COOPER
8950 CYPRESS WATERS BLVD.
DALLAS, TX 75019

Escrow Shortage Payment Options:
I understand that my tax and/or insurance has increased and that my escrow account is short \$540.38. I have enclosed a check for:

Option 1: \$540.38, the total shortage amount. I understand that if this is received by 12/01/2017, my monthly mortgage payment will be \$1,950.02, starting 12/01/2017.

Option 2: _____, part of the shortage.

You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO MR. COOPER. **TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH**

Redacted

The change in your escrow payment may be based on one or more of the following factors:

Payment(s) <ul style="list-style-type: none">• Monthly payment(s) received were less than or greater than expected• Monthly payment(s) received earlier or later than expected• Previous overage returned to escrow	Taxes <ul style="list-style-type: none">• Tax rate and/or assessed value changed• Exemption status lost or changed• Supplemental/Delinquent tax paid• Paid earlier or later than expected• Tax installment not paid• Tax refund received• New tax escrow requirement paid	Insurance <ul style="list-style-type: none">• Premium changed• Coverage changed• Additional premium paid• Paid earlier or later than expected• Premium was not paid• Premium refund received• New insurance escrow requirement paid• Force placed insurance premium paid
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Prior Year Account History and Coming Year Projections

This is a statement of the actual activity in your escrow account from 12/16 through 11/17. This statement itemizes your actual escrow account transactions since your previous analysis statement or initial disclosure, and projects payments, disbursements and balances for the coming year. The projections from your previous escrow analysis are included with the actual payments and disbursements for the prior year. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. When applicable, the letter “E” beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

Projections are included to ensure sufficient funds are available to pay your taxes and/or insurance for the coming year. Under Federal Law (RESPA) the lowest monthly balance in your escrow account should be no less than \$1,227.20 or 1/6th of the total annual projected disbursement from your escrow account, unless your mortgage documents or state law specifies otherwise. Your projected estimated lowest account balance of \$686.82 will be reached in June 2018. When subtracted from your minimum required balance of \$1,227.20, an Escrow Shortage results in the amount of \$540.38. **These amounts are indicated with an arrow (<).**

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid in the plan. This analysis considers insurance, taxes and other amounts that will come due after the filing of your bankruptcy case.

Month	Projected Payment	Actual Payment	Projected Disbursement	Actual Disbursement	Description	Projected Balance	Actual Balance
					Start	\$2,993.65	(\$871.89)
12/16	\$0.00	\$0.00	\$267.50	\$473.36 *	BORR PAID MI	\$2,726.15	(\$1,345.25)
01/17	\$871.36	\$0.00	\$267.50	\$672.24 *	BORR PAID MI	\$3,330.01	(\$2,017.49)
01/17	\$0.00	\$0.00	\$2,993.65	\$3,089.57 *	COUNTY TAX	\$336.36	(\$5,107.06)
02/17	\$871.36	\$871.36	\$267.50	\$0.00	BORR PAID MI	\$940.22	(\$4,235.70)
03/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$1,544.08	(\$3,700.46)
04/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$2,147.94	(\$3,165.22)
05/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$2,751.80	(\$2,629.98)
06/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$3,355.66	(\$2,094.74)
06/17	\$0.00	\$0.00	\$2,993.65	\$3,089.57 *	COUNTY TAX	\$362.01	(\$5,184.31)
07/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$965.87	(\$4,649.07)
08/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$1,569.73	(\$4,113.83)
09/17	\$871.36	\$3,536.19	\$267.50	\$336.12 *	BORR PAID MI	\$2,173.59	(\$913.76)
09/17	\$0.00	\$0.00	\$1,259.00	\$1,184.00 *	HAZARD SFR	\$914.59	(\$2,097.76)
10/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$1,518.45	(\$1,562.52)
11/17	\$871.36	\$871.36	\$267.50	\$336.12 *	BORR PAID MI	\$2,122.31	(\$1,027.28)
Total	\$9,584.96	\$11,378.43	\$10,456.30	\$11,533.82	Total	\$2,122.31	(\$1,027.28)
Month	Projected Payment		Projected Disbursements		Description	Current Balance	Required Balance Projection
					Start	(\$1,027.28)	(\$486.90)
12/17	\$949.72		\$336.12		BORR PAID MI	(\$413.68)	\$126.70
12/17	\$3,598.04		\$0.00		BK ADJ	\$3,184.36	\$3,724.74
01/18	\$949.72		\$336.12		BORR PAID MI	\$3,797.96	\$4,338.34
01/18	\$0.00		\$3,089.57		COUNTY TAX	\$708.39	\$1,248.77
02/18	\$949.72		\$336.12		BORR PAID MI	\$1,321.99	\$1,862.37
03/18	\$949.72		\$336.12		BORR PAID MI	\$1,935.59	\$2,475.97
04/18	\$949.72		\$336.12		BORR PAID MI	\$2,549.19	\$3,089.57
05/18	\$949.72		\$336.12		BORR PAID MI	\$3,162.79	\$3,703.17
06/18	\$949.72		\$336.12		BORR PAID MI	\$3,776.39	\$4,316.77
06/18	\$0.00		\$3,089.57		COUNTY TAX	\$686.82	\$1,227.20 <
07/18	\$949.72		\$336.12		BORR PAID MI	\$1,300.42	\$1,840.80
08/18	\$949.72		\$336.12		BORR PAID MI	\$1,914.02	\$2,454.40
09/18	\$949.72		\$336.12		BORR PAID MI	\$2,527.62	\$3,068.00
09/18	\$0.00		\$1,184.00		HAZARD SFR	\$1,343.62	\$1,884.00
10/18	\$949.72		\$336.12		BORR PAID MI	\$1,957.22	\$2,497.60
11/18	\$949.72		\$336.12		BORR PAID MI	\$2,570.82	\$3,111.20
Total	\$14,994.68		\$11,396.58		Total	\$2,570.82	\$3,111.20

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Bankruptcy Adjustment - The Prior Year Account History and Coming Year Projections section of the Annual Escrow Account Disclosure Statement may contain a line item called "Bankruptcy Adjustment". This amount is a credit based upon the unpaid portion of the escrow funds listed on the proof of claim to be paid through the Chapter 13 plan. The amount of the credit is calculated and applied to reach the minimum required balance for the escrow account as allowed under the loan documents and applicable non-bankruptcy law. The credit may not represent the total outstanding amount of escrow funds owed in the proof of claim but ensures that any escrow funds listed on the proof of claim to be paid through the plan will not be collected through the escrow shortage or surplus listed in the Annual Escrow Account Disclosure Statement. In some instances, only a portion of the proof of claim escrow funds are listed as a credit to reach the required minimum account balance.

You will receive an Annual Escrow Account Disclosure Statement reflecting the actual disbursements at the end of the next escrow analysis cycle. However, you should keep this statement for your own records for comparison. If a previous escrow analysis statement was sent to you by your previous servicer, please refer to that statement for comparison purposes. If you have any questions about this statement, please call our **Customer Service Department toll-free at 888-480-2432**.

Note: Any disbursements listed after the date of this statement are assumed to be projected or estimated.

